

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for person injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0648-1
Case: 05-23223

User: admin
Form ID: bl8

Page 1 of 1
Total Served: 27

Date Rcvd: Mar 06, 2006

The following entities were served by first class mail on Mar 08, 2006.

db +Daniel J. Joerger, 5471 Edalbert Drive, Cincinnati, OH 45239-7603
aty +Patrick J Conway, Macey & Aleman, 1014 Vine Street, Suite 2500, Cincinnati, OH 45202-1148
ust +Asst US Trustee (Cin), Office of the US Trustee, 36 East Seventh Street, Suite 2050,
Cincinnati, OH 45202-4434
cr Ford Motor Credit Co. - N.B.S.C., P.O. Box 537901, Livonia, MI 48153-7901
9391963 +Alliance One, 644 Linn St., Ste 601, Cincinnati, OH 45203-1738
9391964 Allied Interstate, Inc., 3000 Corporate Exchange, Columbus, OH 43231-7689
9391966 CB/HV Inc., PO Box 831, Newburgh, NY 12551-0831
9391967 +Cincinnati Bell, 201 E. Fourth St., Supervisor RPC 103-1210, Cincinnati, OH 45274-0001
9391968 +Cinergy/CG&E, Customer Service Dept., P.O. Box 960, Mail Drop 309C,
Cincinnati, OH 45201-0960
9391969 +Cingular Wireless, PO Box 740933, Dallas, TX 75374-0933
9391970 +Citifinancial, Inc., 3634 Werk Road, Cincinnati, OH 45248-6226
9391972 +EMCC, Inc., 33 Riverside Dr., Pembroke, MA 02359-1954
9391973 +First Revenue Assurance, PO Box 3020, Albuquerque, NM 87190-3020
9391974 +Ford Credit, c/o Correspondence, P.O. Box 17948, Greenville, SC 29606-8948
9391975 Goodwin & Bryan, LLP, P O Box 221406, Beachwood, OH 44122-0999
9391976 Greater Cincinnati Water Works, 4747 Spring Grove Ave, Cincinnati, OH 45232-1986
9391977 Household Credit Services, P O Box 5222, Carol Stream, IL 60197-5222
9391978 +Huntington Banks, Special Collections Dept, P. O. Box 1558, Columbus, OH 43216-1558
9391979 I.C. System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
9391980 Law Offices of Michael P. Margelefsky, 709 Madison Avenue, Suite 302, Toledo, OH 43624-1624
9391981 Time Warner Cable, 11252 Cornell Park Dr, Cincinnati, OH 45242-1886
9391983 +Weltman, Weinberg & Reis Co., LPA, 323 W Lakeside Ave., Suite 200, Cleveland, OH 44113-1099

The following entities were served by electronic transmission on Mar 06, 2006 and receipt of the transmission was confirmed on:

aty E-mail: jaschuh@nuvox.net Mar 06 2006 22:17:26 John A Schuh, 2662 Madison Road,
Cincinnati, OH 45208-1332
tr +E-mail: BankruptcyTrustee@Geygan.com Mar 06 2006 22:17:40 Thomas J Geygan,
8050 Hosbrook Road, Suite 107, Cincinnati, OH 45236-2907
9391965 +EDI: CAPITALONE.COM Mar 06 2006 18:53:00 Capital One, P.O. Box 85167,
Richmond, VA 23285-5167
9391971 +EDI: CREDPROT.COM Mar 06 2006 18:52:00 Credit Protection Association, PO Box 802068,
Dallas, TX 75380-2068
9391977 EDI: HFC.COM Mar 06 2006 18:51:00 Household Credit Services, P O Box 5222,
Carol Stream, IL 60197-5222
9391982 +EDI: AFNIVZWIRE.COM Mar 06 2006 18:52:00 Verizon Wireless, 1515 E. Woodfield Rd., Suite 1400,
Schaumburg, IL 60173-5497

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2006

Signature:

